

Information to identify the case:

Debtor 1	<u>Rehan A. Shah</u>	Social Security number or ITIN	xxx-xx-0127
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-16406-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rehan A. Shah

8/28/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Rehan A. Shah
DebtorCase No. 20-16406-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Aug 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2020.

db Rehan A. Shah, 56 Thornal St, Carteret, NJ 07008-2808
 cr +OSK VIII, LLC, c/o Bronster LLP, 156 W. 56th Street, Suite 902, New York, NY 10019-4008
 518830547 Amex/Dsnb, PO Box 8218, Mason, OH 45040-8218
 518830550 +Bank of America, N.A., PO Box 45144, Jacksonville, FL 32232-5144
 518830554 Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 518830553 Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
 518830560 +Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 29 2020 01:45:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 29 2020 01:45:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518830546 EDI: AMEREXPR.COM Aug 29 2020 04:58:00 Amex, PO Box 981537, El Paso, TX 79998-1537
 518830548 E-mail/Text: smacknowski@msscuso.com Aug 29 2020 01:45:31 Aspire Fcu, 67 Walnut Ave,
 Clark, NJ 07066-1640
 518830549 EDI: BANKAMER.COM Aug 29 2020 04:58:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 518830551 EDI: TSYS2.COM Aug 29 2020 04:58:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 518830552 EDI: CAPITALONE.COM Aug 29 2020 04:58:00 Capital One Bank USA N, PO Box 30281,
 Salt Lake City, UT 84130-0281
 518830555 EDI: CITICORP.COM Aug 29 2020 04:58:00 Citicards Cbna, PO Box 6217,
 Sioux Falls, SD 57117-6217
 518830557 EDI: WFNNB.COM Aug 29 2020 04:58:00 Comenitycb/Toyota Visa, PO Box 182120,
 Columbus, OH 43218-2120
 518830556 EDI: WFNNB.COM Aug 29 2020 04:58:00 Comenitycb/bjsclub, PO Box 182120,
 Columbus, OH 43218-2120
 518830558 E-mail/PDF: creditonebknotifications@resurgent.com Aug 29 2020 01:54:04 Credit One Bank NA,
 PO Box 98872, Las Vegas, NV 89193-8872
 518830559 EDI: DISCOVER.COM Aug 29 2020 04:58:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 518830562 EDI: JPMORGANCHASE Aug 29 2020 04:58:00 Jpmcb Card, PO Box 15369,
 Wilmington, DE 19850-5369
 518830563 EDI: TSYS2.COM Aug 29 2020 04:58:00 Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
 518830564 E-mail/Text: bankruptcyteam@quickenloans.com Aug 29 2020 01:45:23 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 518830565 EDI: RMSC.COM Aug 29 2020 04:58:00 Syncb/Car Care Pep Boy, C/o, PO Box 965036,
 Orlando, FL 32896-5036
 518830569 EDI: RMSC.COM Aug 29 2020 04:58:00 Syncb/Pc Richard, C/o, PO Box 965036,
 Orlando, FL 32896-5036
 518830566 EDI: RMSC.COM Aug 29 2020 04:58:00 Syncb/lowes, PO Box 956005, Orlando, FL 32801
 518830567 EDI: RMSC.COM Aug 29 2020 04:58:00 Syncb/netwrk, C/o, PO Box 965036,
 Orlando, FL 32896-5036
 518830568 EDI: RMSC.COM Aug 29 2020 04:58:00 Syncb/oldnavydc, PO Box 965005,
 Orlando, FL 32896-5005
 518830570 EDI: RMSC.COM Aug 29 2020 04:58:00 Syncb/tjx Cos, PO Box 965015,
 Orlando, FL 32896-5015
 518831164 +EDI: RMSC.COM Aug 29 2020 04:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518830561 E-mail/Text: aweinstein@herefordinsurance.com Aug 29 2020 01:45:44 hereford ins co,
 3601 43rd Ave Fl 2, Long Island City, NY 11101-1736

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA N.A.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
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Date Rcvd: Aug 28, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2020 at the address(es) listed below:

Andrew Jacobson on behalf of Creditor OSK VIII, LLC ajacobson@bronsterllp.com
Denise E. Carlon on behalf of Creditor Quicken Loans, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Edward Nathan Vaisman on behalf of Debtor Rehan A. Shah vaismanlaw@gmail.com,
G20495@notify.cincompass.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
NJ95@ecfcbis.com, bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com, bcrowley@mchfirm.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6